

| United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO) | | | | Voluntary Petition | |
|--|--|--|---|--|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle): Torres, Salvador | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Torres, Maria | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-2044 | | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-5354 | | |
| Street Address of Debtor (No. and Street, City, and State): 3851 S. Spaulding Ave Chicago, IL | | | Street Address of Joint Debtor (No. and Street, City, and State): 3851 S. Spaulding Ave Chicago, IL | | |
| ZIP CODE 60632 | | | ZIP CODE 60632 | | |
| County of Residence or of the Principal Place of Business: Cook | | | County of Residence or of the Principal Place of Business: Cook | | |
| Mailing Address of Debtor (if different from street address): 3851 S. Spaulding Ave Chicago, IL | | | Mailing Address of Joint Debtor (if different from street address): 3851 S. Spaulding Ave Chicago, IL | | |
| ZIP CODE 60632 | | | ZIP CODE 60632 | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | |
| ZIP CODE | | | | | |
| Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other | | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding | |
| Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | | Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code). | | Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. | |
| Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | | Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | |
| Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 | | | | | |
| Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | | | | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | | | | |

Voluntary Petition*(This page must be completed and filed in every case.)*Name of Debtor(s): **Salvador Torres
Maria Torres****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)Location Where Filed:
None

Case Number:

Date Filed:

Location Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Chau Tu Nguyen
Chau Tu Nguyen8/30/2015
Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)_____
(Name of landlord that obtained judgment)_____
(Address of landlord)☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Salvador Torres
Maria Torres**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Salvador Torres
Salvador Torres

X /s/ Maria Torres
Maria Torres

Telephone Number (If not represented by attorney)
8/30/2015

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)
☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

X /s/ Chau Tu Nguyen
Chau Tu Nguyen Bar No. **6293470**

Law Office of Chau T. Nguyen
PO Box 5036
Woodridge, IL 60517

Phone No. **(630) 598-0858** Fax No. _____

8/30/2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Document Page 4 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Document Page 5 of 51
B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Salvador Torres
Salvador Torres

Date: 8/30/2015

Document Page 6 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

Debtor(s)

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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Document Page 7 of 51
B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Maria Torres
Maria Torres

Date: 8/30/2015

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)**

In re **Salvador Torres
Maria Torres**

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER | |
|---|----------------------|------------------|--------------|--------------|-------|--------------|
| A - Real Property | Yes | 1 | \$168,148.00 | | | |
| B - Personal Property | Yes | 4 | \$22,247.81 | | | |
| C - Property Claimed as Exempt | Yes | 1 | | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | | | \$201,418.00 |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | | | \$0.00 |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 8 | | | | \$66,352.00 |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | | |
| H - Codebtors | Yes | 1 | | | | |
| I - Current Income of Individual Debtor(s) | Yes | 3 | | | | \$4,971.34 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 3 | | | | \$4,928.00 |
| TOTAL | | 24 | \$190,395.81 | \$267,770.00 | | |

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)**

In re **Salvador Torres
Maria Torres**

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | \$0.00 |

State the following:

| | |
|--|-------------------|
| Average Income (from Schedule I, Line 12) | \$4,971.34 |
| Average Expenses (from Schedule J, Line 22) | \$4,928.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | \$6,987.47 |

State the following:

| | | |
|--|---------------|--------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$16,776.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$66,352.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$83,128.00 |

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| 3538 W. Pershing Road, Chicago, IL 60632 Value per Zillow Debtors intend to surrender property | Fee Simple | J | \$168,148.00 | \$180,524.00 |
| | | | Total: \$168,148.00 | |

(Report also on Summary of Schedules)

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|----------|--------------------------------------|------------------------------------|--|
| 1. Cash on hand. | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account with Chase | J | \$0.00 |
| | | Savings account with Chase | H | \$0.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | | Security deposit for apartment | J | \$825.00 |
| 4. Household goods and furnishings, including audio, video and computer equipment. | | Furniture | J | \$500.00 |
| | | Value City Furniture | J | \$1,677.81 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing | J | \$500.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--------------------------------------|------------------------------------|--|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--|------------------------------------|--|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | | Term life insurance | J | \$0.00 |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2001 Ford Expedition 120,000 Miles Value per KBB PPV | J | \$2,251.00 |

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--|------------------------------------|--|
| | | 2015 Honda Civic 5,000 miles Value per KBB PPV Joint debtor is a co-owner and co-debtor on vehicle with non-dependent son. Debtor is not on title of vehicle. | J | \$16,494.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| <p style="text-align: right;">3 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p> | | | | <p>Total ></p> <p>\$22,247.81</p> |

In re **Salvador Torres
Maria Torres**Case No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| Checking account with Chase | 735 ILCS 5/12-1001(b) | \$0.00 | \$0.00 |
| Savings account with Chase | 735 ILCS 5/12-1001(b) | \$0.00 | \$0.00 |
| Security deposit for apartment | 735 ILCS 5/12-1001(b) | \$825.00 | \$825.00 |
| Furniture | 735 ILCS 5/12-1001(b) | \$500.00 | \$500.00 |
| Value City Furniture | 735 ILCS 5/12-1001(b) | \$1,677.81 | \$1,677.81 |
| Clothing | 735 ILCS 5/12-1001(a), (e) | \$500.00 | \$500.00 |
| Term life insurance | 735 ILCS 5/12-1001(f) | \$0.00 | \$0.00 |
| 2001 Ford Expedition 120,000 Miles | 735 ILCS 5/12-1001(c) | \$2,251.00 | \$2,251.00 |
| Value per KBB PPV | 735 ILCS 5/12-1001(b) | \$0.00 | |
| 2015 Honda Civic 5,000 miles | 735 ILCS 5/12-1001(c) | \$0.00 | \$16,494.00 |
| Value per KBB PPV | | | |
| Joint debtor is a co-owner and co-debtor on vehicle with non-dependent son. Debtor is not on title of vehicle. | | | |
| | | \$5,753.81 | \$22,247.81 |

* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--|--|------------|--------------|----------|---|---------------------------|
| ACCT #: xxxxx1983 American Honda Finance PO Box 168088 Irving, TX 75016 | X J | DATE INCURRED: 06/2014 NATURE OF LIEN: Automobile COLLATERAL: 2015 Honda Civic REMARKS: VALUE: \$16,494.00 | | | | \$20,894.00 | \$4,400.00 |
| ACCT #: xxxxx9503 Fifth Third Bank Fifth Third Bank Bankruptcy Department 1830 E Paris Ave SE Grand Rapids, MI 49546 | J | DATE INCURRED: 08/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 3538 W. Pershing Road, Chicago, IL 60632 REMARKS: VALUE: \$168,148.00 | | | | \$180,524.00 | \$12,376.00 |
| ACCT #: xxxxxxxxxxxxx3737 Synchrony Bank f/b/o Value City Furniture PO Box 960061 Orlando, FL 32896 | J | DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: Furniture REMARKS: VALUE: \$1,677.81 | | | | \$0.00 | |
| | | | | | | | |

Subtotal (Total of this Page) >

\$201,418.00

\$16,776.00

Total (Use only on last page) >

\$201,418.00

\$16,776.00

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/13)

In re **Salvador Torres**
Maria Torres

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxx2044 Accelerated Midway 4412 S. Pulaski Road Chicago, il 60632 | J | DATE INCURRED: 08/2015 CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx4073 American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355 | J | DATE INCURRED: 01/2004 CONSIDERATION: Credit Card REMARKS: | | | | \$673.00 |
| ACCT #: xxxxxxxxxxxx5503 American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355 | J | DATE INCURRED: 01/2004 CONSIDERATION: Credit Card REMARKS: | | | | \$673.00 |
| ACCT #: xxxxxxxxxxxx8891 Bk Of Amer Po Box 982235 El Paso, TX 79998 | J | DATE INCURRED: 10/2010 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx4032 Capital 1 Bank Attn: General Correspondence PO Box 30285 Salt Lake City, UT 84130 | J | DATE INCURRED: 11/2012 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxx1022 Cda/pontiac Attn:Bankruptcy PO Box 213 Streator, IL 61364 | J | DATE INCURRED: 03/2014 CONSIDERATION: Collection Attorney REMARKS: | | | | \$2,700.00 |
| Subtotal > | | | | | | \$4,046.00 |
| Total > | | | | | | |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxxxxxx7947 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 05/2009 CONSIDERATION: Credit Card REMARKS: | | | | \$5,760.00 |
| ACCT #: xxxxxxxxxxxx2227 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 09/2012 CONSIDERATION: Credit Card REMARKS: | | | | \$1,463.00 |
| ACCT #: xxxxxxxxxxxx4089 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 08/2013 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx5727 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 05/2010 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxx1542 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 08/1997 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxx0940 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 10/2004 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |

Sheet no. 1 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$7,223.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxx0162 Chase Card Po Box 15298 Wilmington, DE 19850 | J | DATE INCURRED: 09/2003 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx2419 Citibank Sd, Na Attn: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195 | J | DATE INCURRED: 12/2011 CONSIDERATION: Credit Card REMARKS: | | | | \$1,943.00 |
| ACCT #: xxxxxxxxxxxx7750 Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179 | J | DATE INCURRED: 07/28/2005 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx7023 Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179 | J | DATE INCURRED: 11/2014 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx5588 Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179 | J | DATE INCURRED: 08/2013 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx8400 Comenity Bank/Harlem Furniture Attention: Bankruptcy PO Box 182125 Columbus, OH 43218 | J | DATE INCURRED: 10/2009 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |

Sheet no. 2 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$1,943.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxxxxxx0760 Comenity Bank/Harlem Furniture Attention: Bankruptcy PO Box 182125 Columbus, OH 43218 | J | DATE INCURRED: 10/2009 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx2044 Creditor's Discount & Audit Company PO Box 213 415 E. Main Street Streator, IL 61364 | J | DATE INCURRED: 8/2015 CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx2044 DIAZCASE P.C. The Law Offices of Georgina Diaz, Esq. 4140 S. Archer Ave. Chicago, IL 60632 | J | DATE INCURRED: 8/2015 CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx4353 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | J | DATE INCURRED: 10/1999 CONSIDERATION: Credit Card REMARKS: | | | | \$9.00 |
| ACCT #: xxxxxxxxxxxx7046 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. SE Grand Rapids, MI 49546 | J | DATE INCURRED: 08/31/2009 CONSIDERATION: Unknown Loan Type REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx9288 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Grand Rapids, MI 49546 | J | DATE INCURRED: 10/2006 CONSIDERATION: Secured REMARKS: | | | | \$46,213.00 |

Sheet no. 3 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$46,222.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxxxxxx7046 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. SE Grand Rapids, MI 49546 | J | DATE INCURRED: 08/2009 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx1363 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. SE Grand Rapids, MI 49546 | J | DATE INCURRED: 10/2007 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx9033 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. SE Grand Rapids, MI 49546 | J | DATE INCURRED: 06/2003 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx0393 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Grand Rapids, MI 49546 | J | DATE INCURRED: 08/2005 CONSIDERATION: Secured REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx6201 Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Grand Rapids, MI 49546 | J | DATE INCURRED: 01/2002 CONSIDERATION: Automobile REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx3151 GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076 | J | DATE INCURRED: 09/16/2009 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |

Sheet no. 4 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$0.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxx9026 Hy Cite/royal Prestige 333 Holtzman Rd Madison, WI 53713 | J | DATE INCURRED: 12/2013 CONSIDERATION: Installment Sales Contract REMARKS: | | | | \$618.00 |
| ACCT #: xxxxxxxxxxxx1104 Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 | J | DATE INCURRED: 03/2012 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxx7642 Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018 | J | DATE INCURRED: 09/2013 CONSIDERATION: Collection Attorney REMARKS: | | | | \$0.00 |
| ACCT #: xx8832 Nationwide Cac Llc 3435 N Cicero Ave Chicago, IL 60641 | J | DATE INCURRED: 09/2012 CONSIDERATION: Automobile REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx4704 Ocwen Loan Servicing I 4828 Loop Central Dr Houston, TX 77081 | J | DATE INCURRED: 06/2004 CONSIDERATION: Real Estate Specific Type Unknown REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx4712 Ocwen Loan Servicing I 4828 Loop Central Dr Houston, TX 77081 | J | DATE INCURRED: 06/2004 CONSIDERATION: Conventional Real Estate Mortgage REMARKS: | | | | \$0.00 |

Sheet no. 5 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$618.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxx4549 Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601 | J | DATE INCURRED: 07/07/2004 CONSIDERATION: Agriculture REMARKS: | | | | \$1,092.00 |
| ACCT #: xxxxxxxx1270 Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601 | J | DATE INCURRED: 04/01/2015 CONSIDERATION: Agriculture REMARKS: | | | | \$118.00 |
| ACCT #: xxxxx2044 Santana Energy 425 Quadrangle Dr. #200 Bolingbrook, IL 60440 | J | DATE INCURRED: 7/2015 CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx1589 Sears/cbna Po Box 6282 Sioux Falls, SD 57117 | J | DATE INCURRED: 03/2011 CONSIDERATION: Credit Card REMARKS: | | | | \$1,589.00 |
| ACCT #: xxxxxxxxxxxx3155 Sears/cbna Po Box 6282 Sioux Falls, SD 57117 | J | DATE INCURRED: 01/1998 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxx1352 Syncb/gap Po Box 965005 Orlando, FL 32896 | J | DATE INCURRED: 06/2003 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |

Sheet no. 6 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,799.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Salvador Torres**
Maria TorresCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxxxxxx3737 Synchb/value City Furni 950 Forrer Blvd Kettering, OH 45420 | J | DATE INCURRED: 03/2015 CONSIDERATION: Charge Account REMARKS: | | | | \$1,677.00 |
| ACCT #: xxxxxxxx6671 Target Nb Po Box 673 Minneapolis, MN 55440 | J | DATE INCURRED: 10/2002 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxx3431 Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440 | J | DATE INCURRED: 12/2009 CONSIDERATION: Credit Card REMARKS: | | | | \$1,824.00 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Subtotal > | | | | | | \$3,501.00 |
| Total > | | | | | | \$66,352.00 |

Sheet no. 7 of 7 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
| Ataulfo Aceves 3851 S. Spaulding Chicago, IL 60632 | Landlord Contract to be ASSUMED |

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|---|--|
| Salvadore Torres Barajas 106 Mendover Drive Jacksonville, NC 28546 | American Honda Finance PO Box 168088 Irving, TX 75016 |

Fill in this information to identify your case:

| | | |
|--|-----------------|---------------|
| Debtor 1 | Salvador | Torres |
| | First Name | Last Name |
| Debtor 2 (Spouse, if filing) | Maria | Torres |
| | First Name | Last Name |
| United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6l

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Maintenance Worker

ZRS Management

2001 Summit Park Drive
Number Street
Ste 300

Orlando **FL** **32810**
City State Zip Code

How long employed there? **2 years**

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Housekeeper

ABM Onsite Services-Midwest, Inc

180 N. LaSalle Street
Number Street
Suite 1700

Chicago **IL** **60601**
City State Zip Code

7 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|-------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | \$3,284.80 | \$2,680.00 |
| 3. Estimate and list monthly overtime pay. | \$0.00 | \$0.00 |
| 4. Calculate gross income. Add line 2 + line 3. | \$3,284.80 | \$2,680.00 |

Debtor 1 **Salvador**

First Name

Middle Name

Last Name

Case number (if known)

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| Copy line 4 here → 4. | \$3,284.80 | \$2,680.00 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$390.52 | \$441.24 |
| 5b. Mandatory contributions for retirement plans | 5b. \$0.00 | \$0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. \$0.00 | \$0.00 |
| 5d. Required repayments of retirement fund loans | 5d. \$0.00 | \$0.00 |
| 5e. Insurance | 5e. \$0.00 | \$0.00 |
| 5f. Domestic support obligations | 5f. \$0.00 | \$0.00 |
| 5g. Union dues | 5g. \$74.20 | \$62.50 |
| 5h. Other deductions. Specify: <u>Union Co Pay / COPE</u> | 5h. + \$20.00 | \$5.00 |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. \$484.72 | \$508.74 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$2,800.08 | \$2,171.26 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$0.00 | \$0.00 |
| 8b. Interest and dividends | 8b. \$0.00 | \$0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$0.00 | \$0.00 |
| 8d. Unemployment compensation | 8d. \$0.00 | \$0.00 |
| 8e. Social Security | 8e. \$0.00 | \$0.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$0.00 | \$0.00 |
| 8g. Pension or retirement income | 8g. \$0.00 | \$0.00 |
| 8h. Other monthly income. Specify: _____ | 8h. + \$0.00 | \$0.00 |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. \$0.00 | \$0.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$2,800.08 | \$2,171.26 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | 11. + \$0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies. | 12. \$4,971.34 | \$4,971.34 |

Combined monthly income

Debtor 1 **Salvador**

First Name

Middle Name

Last Name

Case number (if known)

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.☒ Yes. Explain:

Debtor has been informed that his overtime hours will be cut and he will be capped at 80 hours per pay period

Fill in this information to identify your case:

| | | | |
|--|-----------------|-------------|---------------|
| Debtor 1 | Salvador | | Torres |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Maria | | Torres |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS | | | |
| Case number (if known) | | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|--|-----------------|--|
| <u>Daughter</u> | <u>8</u> | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| <u>Daughter</u> | <u>19</u> | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No <input type="checkbox"/> Yes |

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4. \$825.00

4a. _____

4b. _____

4c. _____

4d. _____

Debtor 1 **Salvador**

First Name

Middle Name

Last Name

Torres

Case number (if known)

Your expenses

| | | |
|--|------|------------------------|
| 5. Additional mortgage payments for your residence , such as home equity loans | 5. | _____ |
| 6. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. | <u>\$350.00</u> |
| 6b. Water, sewer, garbage collection | 6b. | <u>\$120.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | <u>\$300.00</u> |
| 6d. Other. Specify: _____ | 6d. | _____ |
| 7. Food and housekeeping supplies | 7. | <u>\$820.00</u> |
| 8. Childcare and children's education costs | 8. | <u>\$300.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. | <u>\$240.00</u> |
| 10. Personal care products and services | 10. | <u>\$70.00</u> |
| 11. Medical and dental expenses | 11. | <u>\$150.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | <u>\$450.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | <u>\$150.00</u> |
| 14. Charitable contributions and religious donations | 14. | <u>\$500.00</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. | _____ |
| 15b. Health insurance | 15b. | _____ |
| 15c. Vehicle insurance | 15c. | <u>\$200.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. | _____ |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. | _____ |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 Honda Civic | 17a. | <u>\$378.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. | _____ |
| 17c. Other. Specify: Furniture | 17c. | <u>\$75.00</u> |
| 17d. Other. Specify: _____ | 17d. | _____ |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | _____ |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. | _____ |

Debtor 1 **Salvador**

First Name

Middle Name

Last Name

Case number (if known)

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a.

20b. Real estate taxes

20b.

20c. Property, homeowner's, or renter's insurance

20c.

20d. Maintenance, repair, and upkeep expenses

20d.

20e. Homeowner's association or condominium dues

20e.

21. Other. Specify:

21. +

22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.

22.

\$4,928.00**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a.

\$4,971.34

23b. Copy your monthly expenses from line 22 above.

23b. -

\$4,928.0023c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c.

\$43.34**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

None.

In re **Salvador Torres**
Maria Torres

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 8/30/2015

Signature /s/ Salvador Torres
Salvador Torres

Date 8/30/2015

Signature /s/ Maria Torres
Maria Torres

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)**

IN RE: **Salvador Torres
Maria Torres**

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

| | |
|---|---|
| Property No. 1 | |
| Creditor's Name: American Honda Finance PO Box 168088 Irving, TX 75016 xxxxx1983 | Describe Property Securing Debt: 2015 Honda Civic |
| Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | |

| | |
|--|---|
| Property No. 2 | |
| Creditor's Name: Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 E Paris Ave SE Grand Rapids, MI 49546 xxxxx9503 | Describe Property Securing Debt: 3538 W. Pershing Road, Chicago, IL 60632 |
| Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | |

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: **Salvador Torres**
Maria Torres

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

| | |
|---|--|
| Property No. 3 | |
| Creditor's Name: Synchrony Bank f/b/o Value City Furniture PO Box 960061 Orlando, FL 32896 xxxxxxxxxxx3737 | Describe Property Securing Debt: Furniture |
| Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt | |

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| | | |
|---|--|--|
| Property No. 1 | | |
| Lessor's Name: Araulfo Aceves 3851 S. Spaulding Chicago, IL 60632 | Describe Leased Property: Landlord | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> |

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 8/30/2015

Signature /s/ Salvador Torres
Salvador Torres

Date 8/30/2015

Signature /s/ Maria Torres
Maria Torres

Document Page 37 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|--|
| \$51,035.91 | 2015 Debtor and Joint Debtor Income YTD per pay advice |
| \$79,474.00 | 2014 Debtor and Joint Debtor Income per Federal 1040 |
| \$79,508.00 | 2013 Debtor and Joint Debtor Income per Federal 1040 |
| \$64,101.00 | 2012 Debtor and Joint Debtor Income per Federal 1040 |

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 38 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☐ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF PERSON
 OR ORGANIZATION**
Santa Maria Addolorata Church
528 N. Ada Street
Chicago, IL 60642

**RELATIONSHIP TO
 DEBTOR, IF ANY** **DATE OF GIFT**
Catholic church **Monthly**

**DESCRIPTION AND
 VALUE OF GIFT**
Cash, \$500

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Law Office of Chau T. Nguyen
PO Box 5036
Woodridge, IL 60517

**DATE OF PAYMENT,
 NAME OF PAYER IF
 OTHER THAN DEBTOR**
08/14/2015

**AMOUNT OF MONEY OR DESCRIPTION
 AND VALUE OF PROPERTY**
\$1,365.00

Document Page 39 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

001 Debtor CC, Inc.
378 Summit Ave.
Jersey City, NJ 07306

07/2015

\$20

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Document Page 40 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or
☒ potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is
☒ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending
☒ dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
☒

Document Page 41 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
- None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.
- None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

Document Page 42 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: **Salvador Torres**
Maria Torres

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/30/2015

Signature /s/ Salvador Torres
 of Debtor Salvador Torres

Date 8/30/2015

Signature /s/ Maria Torres
 of Joint Debtor Maria Torres
 (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571

Document Page 43 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: **Salvador Torres**
Maria Torres

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|--|--------------------------|
| For legal services, I have agreed to accept: | <u>\$1,365.00</u> |
| Prior to the filing of this statement I have received: | <u>\$1,365.00</u> |
| Balance Due: | <u>\$0.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

8/30/2015

Date

/s/ Chau Tu Nguyen

Chau Tu Nguyen

Law Office of Chau T. Nguyen

PO Box 5036

Woodridge, IL 60517

Phone: (630) 598-0858

Bar No. 6293470

/s/ Salvador Torres

Salvador Torres

/s/ Maria Torres

Maria Torres

The Law Office of Chau T. Nguyen

Date: 02 May 2015 PO Box 5036 • Woodridge, IL 60517 • 630 598.0858 (phone) • chau@ctnlawoffice.com

Salvador & Maria
3851 S. Spaulding Ave. 60632
773.344.5065

Reference: Bk Ch 7

This will confirm to you of your engagement of this office in connection with the above referenced Bankruptcy matter.

In engaging with this matter, a flat rate attorney fee is applicable. This fee goes towards the preparation of your bankruptcy petition, minor court appearances such as the 341 and minor motions, and the actual filing of the case. There are instances that the initial attorney fee does not cover.

Services INCLUDED as part of the attorney fees:

- Communications with creditors regarding client's case both before and after filing
- Pre-filing and Post-filing advice concerning client's case
- Preparation and filing of the Bankruptcy petition
- Court appearances such as the 341 hearing

Services NOT included as part of the attorney services and their applicable fees (but not limited to):

- Adversary proceedings – These are proceedings similar to a full-on trial where a creditor believes that your debt to them is non-dischargeable
 - \$250/hour, minimum four (4) hours charged + cost of litigation including court reporter fees
- Rule 2004 examinations – These are proceedings where a creditor asks for more time to investigate whether or not your debt to them is truly dischargeable
 - \$150 flat rate
- Amendments made to Schedules D, E, and F on the bankruptcy petition after the case has been filed
 - \$75 attorney fee (flat) + \$26 filing fee; charged each time amended petition is filed
 - Changes made each time are unlimited however
- Redemptions – This is a situation where a debtor can redeem their vehicle for the fair market value through a loan that typically results in a lower payment for the vehicle and shorter payment schedule
 - \$300 flat rate attorney fee
- Motions to avoid lien – This is typically where a lien has been placed on a home or bank account pursuant to litigation by a creditor and is removable to the extent it interferes with exemptions granted by Illinois statute
 - \$200 flat rate per motion
- Continued 341 hearings if due to the failure of client to appear without prior notice to attorney
 - \$100 flat rate, each occurrence
- Matters outside of the immediate bankruptcy unless otherwise retained for that matter

Client's Obligations (but not limited to)

- Payment of attorney's fees prior to case filing plus filing fee
- Provide documents as requested in a timely manner
 - Federal Income Taxes for last four (4) years
 - Or affidavit of non-filing
 - Paystubs or proof of income for last six (6) months
 - Copies of bills not indicated on credit report
 - Any other documents that Counsel may feel is necessary for immediate case
- Completion of a credit counseling course
- Completion of a debtor education course
- Attendance at the 341 Meeting of the Creditors
- Answer any questions related to bankruptcy or debt matters in a timely manner

The law provides that attorney fees are not solely based on hours spent on your case, but also on

- Skill and standing of the attorney employed
- Nature of the controversy
- Novelty and difficulty of the questions at issue
- Amount and importance of the subject matter
- Degree of responsibility involved in the management of your case
- Time and labor required
- Usual and customary charge in the community
- Benefits resulted to you, the client

Fees associated with your case:

| | | | |
|--------------|----------------|------------------|----------------|
| Attorney fee | \$ <u>1365</u> | Filing fee | \$ <u>335</u> |
| Total | \$ <u>1700</u> | | |
| Retainer | \$ <u>200</u> | Amount Remaining | \$ <u>1500</u> |

Effective 01 June 1997, the Illinois legislature requires that every engagement agreement letter must have appended to it a Statement of Client's Rights and Responsibilities. This is to afford a greater understanding between us regarding the overall parameters of our working relationship so that misunderstandings are minimized. We both are required to sign each page of the Statement of Client's Rights and Responsibilities to affirm that we have both read, understand, and agree to its contents.

I agree to the terms thereof:

Signed: Schroeder Jones

Date: 5-2-15

Signed: Maria Diaz

Date: 5-2-15

Signed: [Signature]

Date: 02 May 2015

Document Page 46 of 51
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re **Salvador Torres**
Maria Torres

Case No. _____

Chapter 7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

| | | | | | | | | | | | | | |
|--|---|------------------|----------------------------|------------------|--|---------------------|------|----------|-------------------------|------------------|--|------------------------------------|------|
| Salvador Torres Maria Torres Printed Name(s) of Debtor(s) Case No. (if known) _____ | <table border="0" style="width: 100%;"> <tr> <td style="width: 5%; text-align: center;">X</td> <td style="width: 75%;">/s/ Salvador Torres</td> <td style="width: 20%; text-align: center;">8/30/2015</td> </tr> <tr> <td></td> <td>Signature of Debtor</td> <td>Date</td> </tr> <tr> <td style="text-align: center;">X</td> <td>/s/ Maria Torres</td> <td style="text-align: center;">8/30/2015</td> </tr> <tr> <td></td> <td>Signature of Joint Debtor (if any)</td> <td>Date</td> </tr> </table> | X | /s/ Salvador Torres | 8/30/2015 | | Signature of Debtor | Date | X | /s/ Maria Torres | 8/30/2015 | | Signature of Joint Debtor (if any) | Date |
| X | /s/ Salvador Torres | 8/30/2015 | | | | | | | | | | | |
| | Signature of Debtor | Date | | | | | | | | | | | |
| X | /s/ Maria Torres | 8/30/2015 | | | | | | | | | | | |
| | Signature of Joint Debtor (if any) | Date | | | | | | | | | | | |

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, **Chau Tu Nguyen**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Chau Tu Nguyen

Chau Tu Nguyen, Attorney for Debtor(s)
 Bar No.: 6293470
 Law Office of Chau T. Nguyen
 PO Box 5036
 Woodridge, IL 60517
 Phone: (630) 598-0858
 E-Mail: chau@ctnlawoffice.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Accelerated Midway
4412 S. Pulaski Road
Chicago, IL 60632

Comenity Bank/Harlem Furniture
Attention: Bankruptcy
PO Box 182125
Columbus, OH 43218

Mrsi
2250 E Devon Ave Ste 352
Des Plaines, IL 60018

American Express
PO Box 3001
16 General Warren Blvd
Malvern, PA 19355

Creditor's Discount & Audit
Company
PO Box 213
415 E. Main Street
Streator, IL 61364

Nationwide Cac Llc
3435 N Cicero Ave
Chicago, IL 60641

American Honda Finance
PO Box 168088
Irving, TX 75016

DIAZCASE P.C.
The Law Offices of Georgina
Diaz, Esq.
4140 S. Archer Ave.
Chicago, IL 60632

Ocwen Loan Servicing I
4828 Loop Central Dr
Houston, TX 77081

Ataulfo Aceves
3851 S. Spaulding
Chicago, IL 60632

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Peoples Gas
Attention: Bankruptcy
Department
130 E. Randolph 17th Floor
Chicago, IL 60601

Bk Of Amer
Po Box 982235
El Paso, TX 79998

Fifth Third Bank
Fifth Third Bank Bankruptcy
Department,
1830 East Paris Ave. SE
Grand Rapids, MI 49546

Salvadore Torres Barajas
106 Mendover Drive
Jacksonville, NC 28546

Capital 1 Bank
Attn: General Correspondence
PO Box 30285
Salt Lake City, UT 84130

Fifth Third Bank
Fifth Third Bank Bankruptcy
Department,
1830 E Paris Ave SE
Grand Rapids, MI 49546

Santana Energy
425 Quadrangle Dr. #200
Bolingbrook, IL 60440

Cda/pontiac
Attn:Bankruptcy
PO Box 213
Streator, IL 61364

Fifth Third Bank
Fifth Third Bank Bankruptcy
Department,
1830 East Paris Ave.
Grand Rapids, MI 49546

Sears/cbna
Po Box 6282
Sioux Falls, SD 57117

Chase Card
Po Box 15298
Wilmington, DE 19850

GECRB/JC Penny
Attention: Bankruptcy
PO Box 103104
Roswell, GA 30076

Syncb/gap
Po Box 965005
Orlando, FL 32896

Citibank Sd, Na
Attn: Centralized Bankruptcy
PO Box 20363
Kansas City, MO 64195

Hy Cite/royal Prestige
333 Holtzman Rd
Madison, WI 53713

Syncb/value City Furni
950 Forrer Blvd
Kettering, OH 45420

Citibank/The Home Depot
Citicorp Credit
Srvs/Centralized Bankrup
PO Box 790040
Saint Louis, MO 63179

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Synchrony Bank
f/b/o Value City Furniture
PO Box 960061
Orlando, FL 32896

Target Nb
Po Box 673
Minneapolis, MN 55440

Td Bank Usa/targetcred
Po Box 673
Minneapolis, MN 55440

Document Page 51 of 51
**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)**

IN RE: **Salvador Torres
Maria Torres**

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 8/30/2015

Signature /s/ Salvador Torres
Salvador Torres

Date 8/30/2015

Signature /s/ Maria Torres
Maria Torres